

**APPENDIX A—CONSTRUCTION PERMITS
IN NCETV FILING WINDOW**

State	Community	Channel No.
AL	Vernon	* 4
AK	Anchorage	* 26
AK	Bethel	* 3
CA	Colusa	* 2
CA	Fort Bragg	* 4
CA	Tulare	* 3
ID	Filer	* 18
IA	Ames	* 21
NM	Alamogordo	* 4
OR	Jacksonville	* 4
TX	Waco	* 20
VA	Waynesboro	* 12

Federal Communications Commission.
Thomas Horan,
Chief of Staff, Media Bureau.

[FR Doc. 2024–24245 Filed 10–18–24; 8:45 am]

BILLING CODE 6712–01–P

FEDERAL DEPOSIT INSURANCE CORPORATION

Sunshine Act Meetings

TIME AND DATE: 10:19 a.m. on Thursday, October 17, 2024.

PLACE: The meeting was held in the Board Room located on the sixth floor of the FDIC Building located at 550 17th Street NW, Washington, DC.

STATUS: Closed.

MATTERS TO BE CONSIDERED: The Board of Directors of the Federal Deposit Insurance Corporation met to consider matters related to the Corporation’s resolution, supervision, and corporate activities. In calling the meeting, the Board determined, on motion of Director Michael J. Hsu (Acting Comptroller of the Currency), seconded by Director Rohit Chopra (Director, Consumer Financial Protection Bureau), by the unanimous vote of Chairman Martin J. Gruenberg, Vice Chairman Travis Hill, Director Jonathan

McKernan, Director Michael J. Hsu (Acting Comptroller of the Currency), and Director Rohit Chopra (Director, Consumer Financial Protection Bureau), that Corporation business required its consideration of the matters which were to be the subject of this meeting on less than seven days’ notice to the public; that no earlier notice of the meeting was practicable; that the public interest did not require consideration of the matters in a meeting open to public observation; and that the matters could be considered in a closed meeting by authority of subsections (c)(2), (c)(4), (c)(6), (c)(8), (c)(9)(A), and (c)(9)(B), of the “Government in the Sunshine Act” (5 U.S.C. 552b (c)(2), (c)(4), (c)(6), (c)(8), (c)(9)(A), and (c)(9)(B)).

CONTACT PERSON FOR MORE INFORMATION: Requests for further information concerning the meeting may be directed to Debra A. Decker, Executive Secretary of the Corporation, at 202–898–8748.

Dated this 17th day of October, 2024.
Federal Deposit Insurance Corporation.

James P. Sheesley,
Assistant Executive Secretary.

[FR Doc. 2024–24440 Filed 10–17–24; 4:15 pm]

BILLING CODE 6714–01–P

FEDERAL DEPOSIT INSURANCE CORPORATION

[OMB No. 3064–0183]

Agency Information Collection Activities: Proposed Collection Renewal; Comment Request

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice and request for comment.

SUMMARY: The FDIC, as part of its obligations under the Paperwork Reduction Act of 1995 (PRA), invites the general public and other Federal agencies to take this opportunity to comment on the renewal of the existing

information collections described below (OMB Control No. 3064–0183).

DATES: Comments must be submitted on or before December 20, 2024.

ADDRESSES: Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- **Agency Website:** <https://www.fdic.gov/resources/regulations/federal-register-publications/>.
- **Email:** comments@fdic.gov. Include the name and number of the collection in the subject line of the message.
- **Mail:** Manny Cabeza (202–898–3767), Regulatory Counsel, MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- **Hand Delivery:** Comments may be hand-delivered to the guard station at the rear of the 17th Street NW building (located on F Street NW), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT: Manny Cabeza, Regulatory Counsel, 202–898–3767, mcabeza@fdic.gov, MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION:
Proposal to renew the following currently approved collection of information:

1. **Title:** Credit Risk Retention.
OMB Number: 3064–0183.
Form Number: None.
Affected Public: Insured state nonmember banks, state savings institutions, insured state branches of foreign banks, and any subsidiary of the aforementioned entities.

BURDEN ESTIMATE

IC description	Type of burden (obligation to respond)	Frequency of response	Estimated number of respondents	Number of responses/respondent	Hours per response	Total annual estimated burden
Disclosure Burdens						
§ 373.4(a)(2) Standard Risk Retention—Horizontal Interest	Disclosure (Mandatory)	On Occasion	2	2	5.5	22
§ 373.4(a)(1) Standard Risk Retention—Vertical Interest ...	Disclosure (Mandatory)	On Occasion	2	2	2.0	8
§ 373.4(a)(3) Standard Risk Retention—Combined Interest *	Disclosure (Mandatory)	On Occasion	1	1	7.5	8
§ 373.5 Revolving Master Trusts	Disclosure (Mandatory)	On Occasion	3	2	7.0	42
§ 373.6 Eligible ABCP Conduits *	Disclosure (Mandatory)	On Occasion	1	1	3.0	3
§ 373.7 Commercial MBS *	Disclosure (Mandatory)	On Occasion	1	1	20.75	21
§ 373.10 Qualified Tender Option Bonds *	Disclosure (Mandatory)	On Occasion	1	1	6.0	6
§ 373.11 Allocation of Risk Retention to an Originator * ...	Disclosure (Mandatory)	On Occasion	1	1	2.5	3
§ 373.13 Exemption for Qualified Residential Mortgages *	Disclosure (Mandatory)	On Occasion	1	1	1.25	1
§ 373.15 Exemption for Qualifying Commercial Loans, Commercial Real Estate and Automobile Loans *	Disclosure (Mandatory)	On Occasion	1	1	20.0	20

BURDEN ESTIMATE—Continued

IC description	Type of burden (obligation to respond)	Frequency of response	Estimated number of respondents	Number of responses/respondent	Hours per response	Total annual estimated burden
§ 373.16 Underwriting Standards for Qualifying Commercial Loans*.	Disclosure (Mandatory)	On Occasion	1	1	1.25	1
§ 373.17 Underwriting Standards for Qualifying Commercial Real Estate Loans*.	Disclosure (Mandatory)	On Occasion	1	1	1.25	1
§ 373.18 Underwriting Standards for Qualifying Automobile Loans*.	Disclosure (Mandatory)	On Occasion	1	1	1.25	1
Disclosure Subtotal .....	.....	.....	.....	.....	.....	137
Recordkeeping Burdens						
§ 373.4(a)(2) Standard Risk Retention—Horizontal Interest	Recordkeeping (Mandatory)	On Occasion	2	2	0.5	2
§ 373.4(a)(1) Standard Risk Retention—Vertical Interest ...	Recordkeeping (Mandatory)	On Occasion	2	2	0.5	2
§ 373.4(a)(3) Standard Risk Retention—Combined Interest*.	Recordkeeping (Mandatory)	On Occasion	1	1	0.5	1
§ 373.5 Revolving Master Trusts	Recordkeeping (Mandatory)	On Occasion	3	2	0.5	3
§ 373.6 Eligible ABCP Conduits*	Recordkeeping (Mandatory)	On Occasion	1	1	20.0	20
§ 373.7 Commercial MBS*	Recordkeeping (Mandatory)	On Occasion	1	1	30.0	30
§ 373.11 Allocation of Risk Retention to an Originator*	Recordkeeping (Mandatory)	On Occasion	1	1	20.0	20
§ 373.13 Exemption for Qualified Residential Mortgages*	Recordkeeping (Mandatory)	On Occasion	1	1	40.0	40
§ 373.15 Exemption for Qualifying Commercial Loans, Commercial Real Estate and Automobile Loans*.	Recordkeeping (Mandatory)	On Occasion	1	1	0.5	1
§ 373.16 Underwriting Standards for Qualifying Commercial Loans*.	Recordkeeping (Mandatory)	On Occasion	1	1	40.0	40
§ 373.17 Underwriting Standards for Qualifying Commercial Real Estate Loans*.	Recordkeeping (Mandatory)	On Occasion	1	1	40.0	40
§ 373.18 Underwriting Standards for Qualifying Automobile Loans*.	Recordkeeping (Mandatory)	On Occasion	1	1	40.0	40
Recordkeeping Subtotal .....	.....	.....	.....	.....	.....	239
Total Annual Burden Hours .....	.....	.....	.....	.....	.....	376

General Description of Collection: This information collection request comprises disclosure and recordkeeping requirements under the credit risk retention rule issued pursuant to section 15G of the Securities Exchange Act of 1934 (15 U.S.C. 78o–11), as added by section 941 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank).¹ The Credit Risk Retention rule (the Rule) was jointly issued in 2015 by the FDIC, the Office of the Comptroller of the Currency (OCC), the Federal Reserve Board (Board), the Securities and Exchange Commission (SEC) and, with respect to the portions of the Rule addressing the securitization of residential mortgages, the Federal Housing Finance Agency (FHFA) and the Department of Housing and Urban Development (HUD).² The FDIC regulations corresponding to the Rule are found at 12 CFR part 373.³

Section 941 of Dodd-Frank requires the Board, the FDIC, the OCC, the SEC, and, in the case of the securitization of any “residential mortgage asset,”

together with HUD and FHFA, to jointly prescribe regulations that (1) require an issuer of an asset-backed security or a person who organizes and initiates an asset-backed securities transaction by selling or transferring assets, either directly or indirectly, including through an affiliate, to the issuer (issuer or organizer) to retain not less than five percent of the credit risk of any asset that the issuer or organizer, through the issuance of an asset-backed security (ABS), transfers, sells or conveys to a third party and (2) prohibit an issuer or organizer from directly or indirectly hedging or otherwise transferring the credit risk that the issuer or organizer is required to retain under section 941 and the agencies’ implementing rules. Exempted from the credit risk retention requirements of section 941 are certain types of securitization transactions, including ABS collateralized solely by qualified residential mortgages (QRMs), as that term is defined in the Rule. In addition, section 941 provides that the agencies must permit an issuer or organizer to retain less than five percent of the credit risk of residential mortgage loans, commercial real estate (CRE) loans, commercial loans and automobile loans that are transferred, sold or conveyed through the issuance of ABS by the issuer or organizer, if the loans meet underwriting standards

established by the Federal banking agencies.

The FDIC implemented section 941 of Dodd-Frank through 12 CFR part 373 (the Rule). The Rule defines a securitizer as (1) the depositor of the asset-backed securities (if the depositor is not the sponsor); or (2) the sponsor of the asset-backed securities.⁴ The Rule provides a menu of credit risk retention options from which securitizers can choose and sets out the standards, including disclosure, recordkeeping, and reporting requirements, for each option; identifies the eligibility criteria, including certification and disclosure requirements, that must be met for ABS offerings to qualify for the QRM and other exemptions; specifies the underwriting standards for CRE loans, commercial loans and automobile loans, as well as disclosure, certification and recordkeeping requirements, that must be met for ABS issuances collateralized by such loans to qualify for reduced credit risk retention; and sets forth the circumstances under which retention obligations may be allocated by sponsors to originators, including disclosure and monitoring requirements.

The regulations at 12 CFR part 373 contains several requirements that qualify as information collections under

¹ Public Law 111–2–3, 124 Stat. 1376 (2010).
² 79 FR 77740.
³ Each agency adopted the same rule text but each agency’s version of its rule is codified in different parts of the *Code of Federal Regulations* with substantially identical section numbers (e.g., __.01; __.02, etc.). Rule citations herein are to FDIC’s version of the Rule, which is codified at 12 CFR part 373.

⁴ 12 CFR 373.2.

the PRA. The information collection requirements are found in §§ 373.4, 373.6, 373.7, 373.8, 373.9, 373.10, 373.11, 373.13, 373.15, 373.16, 373.17, 373.18, and 373.19(g). The recordkeeping requirements relate primarily to (1) the adoption and maintenance of various policies and procedures to ensure and monitor compliance with regulatory requirements; and (2) certifications, including as to the effectiveness of internal supervisory controls. The required disclosures for each risk retention option are intended to provide investors with material information concerning the sponsor’s retained interest in a securitization transaction (e.g., the amount, form and nature of the retained interest, material assumptions and methodology, representations and warranties). Compliance with the information collection requirements is mandatory, responses to the information collections will not be kept confidential and, with the exception of the recordkeeping requirements in §§ 373.4(d), 373.5(k)(3), and 373.15(d), the Rule does not specify a mandatory retention period for the information.

Request for Comment

Comments are invited on (a) whether the collections of information are necessary for the proper performance of the FDIC’s functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collections, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collections of information on respondents, including through the use of automated collection techniques

or other forms of information technology. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.
Dated at Washington, DC, on October 15, 2024.

James P. Sheesley,
Assistant Executive Secretary.
[FR Doc. 2024–24259 Filed 10–18–24; 8:45 am]
BILLING CODE 6714–01–P

FEDERAL DEPOSIT INSURANCE CORPORATION

[OMB No. 3064–0028; –0109; –0124; –0134; –0162; –0179; –0195]

Agency Information Collection Activities: Proposed Collection Renewal; Comment Request

AGENCY: Federal Deposit Insurance Corporation (FDIC).
ACTION: Notice and request for comment.

SUMMARY: The FDIC, as part of its obligations under the Paperwork Reduction Act of 1995, invites the general public and other Federal agencies to take this opportunity to comment on the request to renew the existing information collections described below (OMB Control No. 3064–0028, –0109, –0124, –0134, –0162, –0179 and –0195). The notices of proposed renewal for these information collections were previously published in the **Federal Register** on August 21, 2024, and September 9, 2024, allowing for a 60-day comment period.

DATES: Comments must be submitted on or before November 20, 2024.

ADDRESSES: Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- *Agency Website:* <https://www.fdic.gov/resources/regulations/federal-register-publications/>.
- *Email:* comments@fdic.gov. Include the name and number of the collection in the subject line of the message.
- *Mail:* Manny Cabeza (202–898–3767), Regulatory Counsel, MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

• *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17th Street NW building (located on F Street NW), on business days between 7:00 a.m. and 5:00 p.m.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to www.reginfo.gov/public/do/PRAMain. Find this particular information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

FOR FURTHER INFORMATION CONTACT: Manny Cabeza, Regulatory Counsel, 202–898–3767, mcabeza@fdic.gov, MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION:
Proposal to renew the following currently approved collection of information:

1. *Title:* Recordkeeping and Confirmation Requirements for Securities Transactions.
OMB Number: 3064–0028.
Form Number: None.
Affected Public: FDIC-Insured Institutions and Certain Employees of the FDIC-Insured Institutions.

Burden Estimate:

SUMMARY OF ESTIMATED ANNUAL BURDEN (OMB No. 3064–0028)

Information collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
1. Maintain Securities Trading Policies and Procedures, 12 CFR 344.8 (Mandatory).	Recordkeeping (On Occasion)	632	1	1:00	632
2. Officer/Employee Filing of Reports of Personal Securities Trading, 12 CFR 344.9 (Mandatory).	Third Party Disclosure (On Occasion).	1,896	4	1:00	7,584
Total Annual Burden (Hours) .....	.....	.....	.....	.....	8,216

Source: FDIC.

General Description of Collection: The collection of information requirements is contained in 12 CFR part 344. The purpose of the regulation is to ensure that purchasers of securities in transactions affected by insured State nonmember banks are provided with adequate records concerning the

transactions. The regulation is also designed to ensure that insured State nonmember banks maintain adequate records and controls with respect to the securities transactions they effect. Finally, this regulation requires officers and employees of FDIC-supervised institutions to report to the FDIC-

supervised institution certain personal securities trading activity. There is no change in the methodology or substance of this information collection. The decrease in total estimated annual burden from 8,583 hours in 2021 to 8,216 hours currently is due to a